

| | | | |
|--|---------------------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1: | Cindy Y Morton | | |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | District of New Jersey | | |
| Case number: | 18-27690-JNP | | |
| | Social Security number or ITIN: | xxx-xx-6461 | |
| | EIN: | -- -- | |
| | Social Security number or ITIN: | -- -- | |
| | EIN: | -- -- | |
| | Date case filed in chapter: | 13 | 9/4/18 |
| | Date case converted to chapter: | 7 | 10/19/20 |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|---|---|--|
| 1. Debtor's full name | Cindy Y Morton | |
| 2. All other names used in the last 8 years | aka Cindy Y Thompson, aka Cindy Y Hughes, aka Cindy Y Obrien | |
| 3. Address | 100 Schoolhouse Ln Woodbine, NJ 08270 | |
| 4. Debtor's attorney Name and address | Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360 | Contact phone (856) 696-8300 Email: mylawyer7@aol.com |
| 5. Bankruptcy trustee Name and address | Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221 | Contact phone (609) 645-1881 |

For more information, see page 2 >

Debtor **Cindy Y Morton**

Case number **18-27690-JNP**

| | | |
|---|---|---|
| 6. Bankruptcy clerk's office | 401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 10/19/20 |
| <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p> | | |
| 7. Meeting of creditors | November 19, 2020 at 09:30 AM | Location: |
| <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> | | |
| 8. Presumption of abuse | The presumption of abuse does not arise. | |
| <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p> | | |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 1/19/21 |
| <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p> | | |
| <hr/> | | |
| <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p> | | |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| <p>Please do not file a proof of claim unless you receive a notice to do so.</p> | | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Cindy Y Morton
Debtor(s)

Case No. 18-27690-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Oct 19, 2020

Form ID: 309A

Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Cindy Y Morton, 100 Schoolhouse Ln, Woodbine, NJ 08270-3230 |
| 517868164 | Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154 |
| 518655898 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518655899 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826 |
| 517738638 | Office Of Attorney General, 25 Market St, P.O. Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112 |
| 517738641 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| aty | Email/Text: mylawyer7@aol.com | Oct 19 2020 21:49:00 | Seymour Wasserstrum, Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360 |
| tr | + EDI: FDSSTANGER.COM | Oct 20 2020 01:23:00 | Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Oct 19 2020 21:51:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Oct 19 2020 21:51:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517738623 | Email/Text: bankruptcy@pepcoholdings.com | Oct 19 2020 21:50:00 | Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600 |
| 517738624 | + EDI: HFC.COM | Oct 20 2020 01:23:00 | Bosco's, P.O. Box 17642, Baltimore, MD 21297-1642 |
| 517738626 | EDI: CAPITALONE.COM | Oct 20 2020 01:23:00 | Capital One, PO Box 85015, Richmond, VA 23285-5015 |
| 517738625 | + EDI: CAPITALONE.COM | Oct 20 2020 01:23:00 | Capital On Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 517854284 | EDI: BL-BECKET.COM | Oct 20 2020 01:23:00 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517800871 | + EDI: CBS7AVE | Oct 20 2020 01:23:00 | Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 517738627 | + Email/PDF: creditonebknofications@resurgent.com | Oct 19 2020 21:57:53 | Credit One Bank, PO BOX 98873, Las Vegas, NV |

District/off: 0312-1

User: admin

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| 517738629 | EDI: BLUESTEM | | 89193-8873 |
| 517800870 | + EDI: CBS7AVE | Oct 20 2020 01:23:00 | Finger Hut, PO Box 166, Newark, NJ 07101-0166 |
| 517738631 | EDI: CBS7AVE | Oct 20 2020 01:23:00 | Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 517738634 | EDI: IRS.COM | Oct 20 2020 01:23:00 | Ginny's, 1112 7th Ave, Monroe, WI 53566-1364 |
| 517738635 | + Email/Text: PBNCNotifications@peritussservices.com | Oct 20 2020 01:23:00 | Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081 |
| 517858793 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 19 2020 21:50:00 | Kohls, PO Box 3115, Milwaukee, WI 53201-3115 |
| | | Oct 19 2020 21:57:55 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517800872 | + EDI: CBSMASON | Oct 20 2020 01:23:00 | Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 517738636 | + Email/Text: egssupportservices@alorica.com | Oct 19 2020 21:51:00 | Massey's, 507 Prudential Road, C/O NCO Financial Systems, Horsham, PA 19044-2308 |
| 517738637 | + EDI: NAVIENTFKASMSERV.COM | Oct 20 2020 01:23:00 | Navient, PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 517868012 | EDI: NAVIENTFKASMSERV.COM | Oct 20 2020 01:23:00 | Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 517856571 | EDI: PRA.COM | Oct 20 2020 01:23:00 | Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541 |
| 517738639 | EDI: WFNNB.COM | Oct 20 2020 01:23:00 | Peebles, P.O. Box 659465, San Antonio, TX 78265-9465 |
| 517855040 | EDI: Q3G.COM | Oct 20 2020 01:23:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 517855119 | EDI: Q3G.COM | Oct 20 2020 01:23:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 517738640 | Email/Text: Supportservices@receivablesperformance.com | Oct 19 2020 21:51:00 | RPM, PO Box 1548, Lynnwood, WA 98046-1548 |
| 517741773 | + EDI: RMSC.COM | Oct 20 2020 01:23:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517738642 | + EDI: CBS7AVE | Oct 20 2020 01:23:00 | The CountryDoor, 1112 7th Ave, Monroe, WI 53566-1364 |
| 517853143 | + EDI: AIS.COM | Oct 20 2020 01:23:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 517738643 | + EDI: VERIZONCOMB.COM | Oct 20 2020 01:23:00 | Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055 |
| 517738644 | EDI: WFNNB.COM | Oct 20 2020 01:23:00 | Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728 |
| 517738645 | + EDI: RMSC.COM | Oct 20 2020 01:23:00 | Walmart, P.O. Box 32896, Orlando, FL 32896-0001 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517738630 | * | Finger Hut, PO Box 166, Newark, NJ 07101-0166 |

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| 517738632 | *+ | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517738633 | * | Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081 |
| 517738628 | ## | Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172 |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens